

## LIBRARY NOTES

*A PLAN FOR HOSPITALIZATION INSURANCE DEVISED BY  
PIARRON DE CHAMOUSSET, 1754*

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SINCE hospitalization insurance has only recently become available to the American public, it is astonishing to discover a practical plan devised in the eighteenth century which compares favorably with that in operation today. In view of the appalling conditions existing in contemporary hospitals, it must have seemed pure fantasy at the time of its publication. But the author of the anonymously printed *Plan d'une maison d'association*, [Paris, 1754], was no idle dreamer. Claude Humbert Piarron de Chamousset, 1717-1773, the son of a distinguished and wealthy family, dedicated his life to reforms in public welfare and worked passionately and zealously for their consummation.

His attention was drawn to foundlings, beggars, postal service and water supply. He proposed a registry for servants and workmen, and was instrumental in the founding of fire insurance companies. The poor were his "family," and anything that might help them stirred him to action. Not content with publishing his ideas and putting them before the authorities, he lavished his fortune upon them and turned his own home into a hospital where the indigent could receive the best of treatment.

Although his name is seldom mentioned in the history of medicine, his chief contribution was made in the care of the sick. His plan for hospitalization insurance did not materialize for lack of subscribers, but his determination to improve the frightful conditions in the Hôtel-Dieu brought them to the attention of the government. After the fire of 1772, which destroyed most of the hospital, legislation was enacted, decreeing that the new hospital be built according to plans which in a large measure followed those of Chamousset. Unfortunately controversies delayed

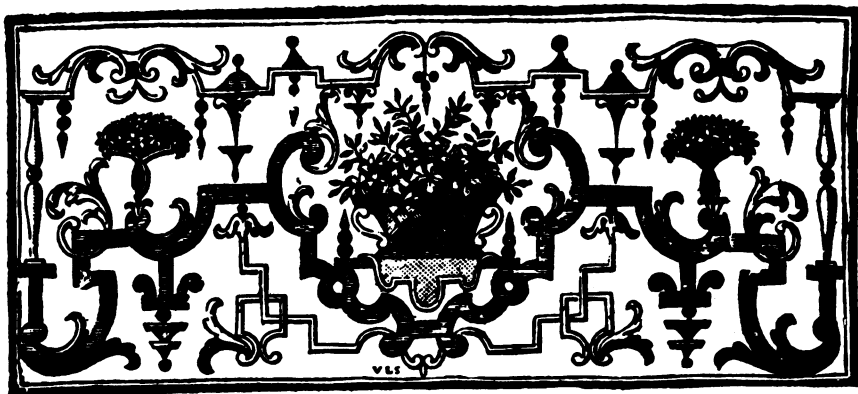
construction, and Chamousset did not live to see his ideas carried out. Marcel Fosseyeux in his *L'Hôtel-Dieu de Paris*, Paris, 1912, gives a brief account of his suggestions. Chamousset is said to have studied medicine, and he served for a time as Inspector of military hospitals, but his attempted reforms receiving no encouragement, he gave up that position.

In 1905 a work was published which brought Chamousset's name temporarily out of obscurity. F. Martin-Ginouvier's *Un philanthrope méconnu du XVIIIe siècle, Piarron de Chamousset*, contains a biography of Chamousset together with a reprinting of the *Plan*, Chamousset's *Additions*, which were also printed in 1754, an anonymous "Lettre critique," condemning the plan, Chamousset's reply, and several letters from prominent contemporaries on the subject. The author of the "Lettre critique" felt that the French were too indifferent to show enthusiasm about such a project. He also held the poor in low esteem and claimed that Chamousset's opinion of them was much too flattering. His estimate of the medical profession was not much higher.

Among the letters published by Martin-Ginouvier is one from a well known physician and anatomist, Antoine Petit. He wrote to Chamousset, July 20, 1770, "Your calculations are too high by half . . . nevertheless I think you would do well to reckon from those figures, exaggerated though they may be, because in making such plans it is wise to put the charges as high as possible, even a little above what is right, for the number of accidents is never small . . . I am sure that if, some fine morning, it should please Providence to show the poor their true interests . . . more than a fourth who might perish would be saved. Let your plan accomplish then what Providence, because of our sins, refuses to do. . . . Let the fire which consumes you continue to burn; the pleasure of doing good will repay you more than any other reward."

Unfortunately Providence did not one fine morning show the poor their true interests, and though Chamousset met with approval from the government, those his plan was designed to help did not respond. He did not cease to work in their interests until his death in 1773. His critic had not been wrong when he wrote that the poor would not be interested. His error was in not realizing that Chamousset was in advance of his times, and that the future would see the fulfillment of the vision of the "unknown philanthropist."

Examples of his writings are rare in this country. The Boston Pub-



# PLAN

## D'UNE MAISON D'ASSOCIATION,

*Dans laquelle au moyen d'une somme très-mo-  
dique chaque Associé s'assurera dans l'état de  
maladie toutes les sortes de secours qu'on peut  
désirer.*



'ETABLISSEMENT que nous proposons, nous a paru  
avantageux aux Citoyens, & d'une exécution facile.  
Nous allons en montrer le besoin, & en exposer le  
Plan avec le plus de clarté & de simplicité qu'il nous  
sera possible : afin que le Public qui en recueillera les  
fruits, puisse juger de l'intérêt qu'il y doit prendre.

Les hommes sont la plus grande richesse d'un Etat, & la santé  
est le bien le plus précieux des hommes. Mais ce n'est pas assez  
qu'il ne leur manque rien pour la conserver lorsqu'ils en jouissent ;  
un objet pour eux des plus importants, c'est de pouvoir, en cas de  
maladie, compter sur tous les secours nécessaires pour la recouvrer,

Ces secours supposent trois choses principales, dont le concours  
n'est pas moins essentiel que rare. De la dépense de la part des Ma-  
lades, de l'intelligence dans ceux qui les traitent, du zèle dans  
ceux qui les soignent. La privation de l'une de ces trois choses a des  
suites fâcheuses, dont on n'est que trop instruit par l'expérience.

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lic Library possesses a copy of his *Oeuvres complètes*, Paris, 1783, and the Army Medical Library owns his *Deux mémoires: le premier, sur la conservation des enfans . . . le second, sur les biens de l'hôpital S.-Jacques*, 1756, and *Lettres sur l'usage d'une nouvelle découverte de pâtes, de syrops et de tablettes d'orge*, Paris, 1772. The New York Academy of Medicine Library recently was able to purchase the little pamphlet from which the following translation was made. It is not possible to determine at present whether it is from the undated edition known to have been published in 1754 or the first part removed from a copy of the collection of the author's writings published in 1757 under the title *Vues d'un citoyen*.

PLAN OF A HOSPITAL ASSOCIATION  
IN WHICH BY MEANS OF A VERY MODEST SUM EACH MEMBER WILL  
BE ASSURED IN CASE OF SICKNESS OF ANY KIND OF  
ASSISTANCE WHICH HE MAY DESIRE  
[BY CLAUDE HUMBERT PIARRON DE CHAMOUSSET]

The establishment which we propose has seemed both advantageous to citizens and easy of accomplishment. We are going to show the need of it and describe the plan as clearly and simply as possible, so that the public who are to receive its benefits can determine what interest should be taken in it.

Men are the most valuable possession of a state, and their health is their most valuable possession. But it is not enough that they have the means of preserving it. An object of more importance to them is that in case of sickness they may count on all the aid necessary to their recovery.

This assistance presupposes three principal things in which cooperation is as essential as it is rare: the expense on the part of the patients, the intelligence of those who treat them, and the zeal with which they care for them. The lack of one of these three brings bad results which we know only too well by experience. Nevertheless, can even the rich flatter themselves that they can have all three? Can they have at their beck and call at every hour of the day or night able physicians, experienced surgeons, all waiting to administer or discontinue an appropriate remedy, which, according to circumstances, becomes from one moment to the next salutary or harmful? Can they always count on the accuracy and intelligence of those destined to make up prescriptions? Besides, do

they not fear the unenlightened zeal of a frightened family who through eagerness uses haste where it is necessary to delay, or who in mistaken sympathy defers treatment when speed is required? I make no mention of the dangers to which they are exposed when they are attended only by servants engaged by chance, or by those who dream only of the spoils.

There are asylums available to the destitute, and that is a resource useful to those to whom it is not humiliating to accept the free assistance which charity offers.

But between these two extremes is the class of the greatest number of citizens, who not being rich enough to procure sufficient aid at home or poor enough to be taken to an almshouse, languish and often perish miserably, victims of the propriety to which they are subjected by their class of society. Such are the industrious artisans, merchants whose trade is limited, and in general all those valuable men who live daily by the fruits of their labor, and who often for that reason have no recourse to treatment when a disease becomes incurable. The start of a disease exhausts all their resources; the more they deserve help, the less can they bring themselves to profit by the only resources that remain to them, and they find themselves in public asylums.

The air seems to them to be corrupted by the diseased and dying; they feel that the care is insufficient since there is no charge, and the continual spectacle of grief, agony and death in the room to which they have been conveyed, often in the bed where they are put, make them envisage in hospitals dangers more frightening than those to which their misery exposes them at home.

The literary men who assemble at Paris from all parts of the kingdom; the military who come to solicit remuneration for their services; litigants forced to make long stays in order to uphold their rights, and that crowd of strangers which curiosity brings here, are in the most dangerous situation as soon as they fall sick. Isolated and abandoned to the discretion of unknown people who surround them, must they await the care of those for the most part greedy and selfish? How few men can then be assured of having all the necessary aid when they are ill? And others, can they not be touched by the situation of their fellow citizens? Is it not humanity for them to at least interest themselves in the preservation of their servants? Can they persuade themselves to abandon the unfortunates who have lost their health in their service? Is it always

possible to treat them at home; and when they can do so, do their affairs permit them to provide the proper care? Are they not obliged to depend upon other servants, that is to say, on men whom hardness or jealousy nearly always renders negligent?

It is then of interest to all citizens to form an establishment which furnishes all the necessary aid to the sick, and which guards against all the inconveniences of which we are about to speak. For this it is necessary 1°. that the rich be received in a manner which leaves nothing to be desired, even to their niceties; 2°. that the treatment in sickness be absolutely the same both for them and for those less fortunate; 3°. that the expense be suited to the means of those in the hardest circumstances; 4°. finally that propriety hinders no one from profiting from the aid offered them. Such is the principal object of this establishment which we propose to the public, and it will be executed by a free association which will continue only as each member finds it to his advantage, and by which one may acquire by paying each month a most modest sum the right to procure all the aid one might need in case of illness either at home or in a hospital, of which one becomes co-proprietor by joining this association.

This project can be fulfilled wholly to this extent or a trial establishment can be attempted at first, whose success could lead to the execution of the greater plan. In the first case a spacious building would be constructed, divided into appropriate and commodious rooms and composed of several corps of houses entirely separate and laid out according to the different conditions of the people for whom they are destined, some for men and others for women. In each the service will be only for people of the same sex.

A complete pharmacy will be established there, provided with excellent drugs and managed by most intelligent men. Physicians and surgeons in chief will be assembled, selected with all possible care, who will be attracted equally by the honor of filling such positions and by the salaries attached to them. Other physicians and surgeons of sufficient number and living also at the hospital will work assiduously under the eyes of their chiefs, healing the sick, some prescribing, others dressing the wounds of those who have undergone operations. A fixed number of young physicians will be received, lodged and fed, for a modest fee, who doubtless will be eager to train there and who will at the same time be of great help at the bedside of the sick, reporting to the phy-

sicians the effects of their prescriptions and an infinity of enlightening observations to render the treatment more certain.

Two of the most celebrated physicians of Paris will come regularly every day to consult with those who live in the establishment and decide together the puzzling cases which demand mature deliberation. If it happens that a patient has confidence in a physician or surgeon who is not connected with the hospital, he will be free to associate himself at his expense with the other physicians and surgeons of the hospital.

In order to prevent mistakes and to keep the condition of the patients always under the eyes of the physician as well as the symptoms which he has noticed, all prescriptions will be written, also the regimen, and placed at the patients' bedsides. Furthermore, it will be a new means of study and observation for young physicians, not counting the fact that this way of writing prescriptions will make the physicians more attentive in composing them.\*

Surgery will be cultivated with no less care, and there will be added to the number of surgeons, aides and boys admitted and boarded in the hospital, other pupils paying also a very modest sum for their food and lodging. These will be trained under the eyes of the masters and will be inspired by the hope and desire of winning in the competition, the only way by which any of the positions in the hospital may be obtained. Add to that vigilant care and surveillance, a scrupulous choice of the proper foods, and every attention to cleanliness to prevent disgust and to avoid unpleasant atmosphere. Such are the principal precautions to be taken for the treatment of patients and the care of diseases in general.

It may be seen that in this hospital the rich will receive prompt and continual aid which they cannot expect to find at home, no matter how wealthy they are, and it will be given to all with the same zeal. This establishment will contribute to the relief of families and the preservation of citizens.

There will necessarily result from the policy of this hospital two general advantages which should forcibly strike every man who loves his fellow man and even him who loves only himself.

The first is the attention so necessary in the momentous changes that occur in the course of a disease. How many times has it happened that Nature has spoken and there has been no one to hear? And how many

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\* Each month a brief statement will be published showing the treatment and remedies which have been most successful in current diseases.

times has this inconvenience alone, from which even the rich cannot always shield themselves, been fatal to the patient? If skill cannot be blamed for this, is it not the same in ordinary practice where it is impossible or at least very difficult to prevent it? The second is even an improvement in the art of healing. It will be agreed that histories of cases made after continuous observations, that is to say, from moment to moment, from the commencement up to the happy or unhappy termination, will be necessarily more detailed, more exact, and consequently more calculated to advance medicine and surgery, than those which can be published by physicians who see so many patients that they are reputed to be very capable, and who could never describe all the cases they have treated, just as if they had observed only one or two.

The hospital will be governed by an administrative body, sufficiently large, elected every three years, but no one can be elected except members.

Intelligence, zeal and integrity will be the only qualifications required for admission, and probably for appearance before the government of a hospital where one will find no other advantage than that of devotion to the relief of humanity and to the service of fellow citizens. Paris includes a great number of inhabitants enlightened, rich and charitable, who would be honored with a choice which bears witness to their honesty and zeal for the public good.

None will have the right to the assistance of this hospital except those who have been admitted to membership, and in order to allow for different conditions and means, there will be established five classes of members who will pay more or less, not for treatment of their diseases (for all classes will receive the same care), but for optional accommodations which vary according to conditions and which are necessary only to those who habitually enjoy them.

Each member of the first class will occupy a complete apartment and will be furnished and served in a manner suitable to his way of life. Those of the second class will each have a separate room; those of the third will be in rooms containing two or three beds; the fourth will be assigned to halls with a dozen beds; and the fifth in halls with thirty beds in which the patients will never be side by side, as each of the beds will be enclosed by a partition which will form a little room.

Thus every member, released from anxiety concerning the treatment of diseases which may attack him, surgical operations which he may



require, and even support during those times when his work is suspended, would have nothing to worry about except the recovery of his health.

The cost of membership will be enough for the establishment of the large scale plan which we propose, and yet will not exceed the means of the poorest citizens. This has been studied for a long time and is based upon very accurate computations. It can even be hoped that once the establishment is started, conditions for members can be made still more favorable, since evaluations have been set high so that the promises made to the public can surely be carried out in any event.

Here is the table of the different prices which members will pay according to their age and class. You will notice that only those between fifteen and sixty may join. But the membership fee never changes for those who are punctual about continuing their membership; it remains just what it was when they started, and their membership has no other termination than that of their life. Heads of families should receive an advantage over others, that of paying the price fixed for the class between 15 and 35 years for each member of the family rather than paying per person according to age.

[The abbreviations in the following table refer to *sol*, half penny, and *livre*, franc.]

<i>Members will pay by month—</i>	<i>Rooms with 30 beds</i>	<i>Rooms with 12 beds</i>	<i>Rooms with 3 beds</i>	<i>Rooms with 1 bed</i>	<i>Apart- ments</i>
From 15 to 35 years of age—	25s.	30s.	40s.	3 l.	5 l.
From 35 to 40   “   “   “	26	32	43	3 4s.	5 8s.
From 40 to 45   “   “   “	27	34	46	3 8	5 16
From 45 to 50   “   “   “	28	36	49	3 12	6 4
From 50 to 55   “   “   “	29	38	52	3 16	6 12
From 55 to 60   “   “   “	30	40	55	4	7

Members will pay by month as much when they are well as when they are sick. This has seemed to be the most convenient way, either because it is the easiest way to make payments, or so that they will not get so far in advance in their payments to the establishment that in case of emergency they will have to ask for a refund.

Therefore, they will carry their quota every month to one of the notaries named below, where it will remain on deposit until the end of the month for which it was paid; those who will find it more con-

venient to pay for a year in advance will be free to put the entire sum in the hands of the notary who will month by month pass it on. They will receive, on paying the first month's installment, a card of membership formulated to prevent any ambiguity or deceit. On this card, accompanied by the monthly receipts (if several months have elapsed since admission) they will be admitted when they are ill to occupy their lodgings in the hospital.

Let us propose some conditions which prudence suggests and which fairness should make agreeable. That is 1°. that there be an interval of a month between the date of membership and the date of admittance to the hospital, for the first time only; 2°. that in case anyone allows his membership to lapse and then takes it up again, he must pay double the cost the first month only; 3°. that in such a case the monthly interval should be imposed as if it were an entirely new membership. The cost of the membership card is so modest and other penalties for negligence so just and so light that no one ought to object. If the cards were not annulled for non-payment, it would be impossible to keep track either of members or vacancies.

Bodies or groups which would like to join, will pay every month into whatever class they wish for masters, apprentices, workmen and even their servants, five *sols* per head less than private individuals, and then the agents or deputies elected by each body will receive the fees of the members of the group and they will send immediately to the treasurer of the hospital the sums which they have received, and for mutual satisfaction, one of these agents will each year be admitted to the board of administration.

There will be separated and isolated places for contagious diseases. And for pregnant women the only qualification will be that they have been members for at least nine months. Preference will be given to those whose husbands are members. The only diseases excluded by the association are venereal diseases and incurable diseases,\* but in the case of exclusion for incurable diseases, and those judged as such by a consultation of physicians, that member will be repaid all the money he has paid in to the association during that period, even though he has already profited by assistance from the hospital in preceding illnesses.

\* It is obviously impossible at the beginning of such an establishment to take care of incurable cases, since one incurable patient would deprive several citizens of aid which they could successively receive; thus we are obliged to exclude those cases until the eagerness of the public for this present association induces us to present to it a project we are considering for a hospital where such cases may be received.

How much expense will not this assistance save them? For ordinarily the fact that a disease is incurable is not immediately apparent. It is only after several attacks that this sad state of affairs can be determined. It is somewhat alleviated in the cases of those unfortunates to whom restitution is made for all that which they have spent, little by little, from the day they joined the association up to the moment that the incurability of the disease is verified.

Every disease, other than those above-mentioned, which is accompanied by fever or which necessitates an operation, will give the member so attacked the right of being transported to the hospital and of occupying a bed, a room or an apartment, according to the class in which he has been registered; and he will never under any pretext whatsoever, have to leave the hospital until he is completely cured, or declared incurable; nor can admittance to the hospital be refused to any members recovered from an illness who suffers a relapse, whether his relapses be lengthy or often, or whether or not they are his own fault.

Out of town patients, or others, will be given an account of their personal effects which they have deposited at the hospital, and these will be entered on a register, so that they can be returned either to the patients themselves when they are cured or to their representatives in case they are not.

Whenever a member is ill in the hospital he will be visited, treated, fed, provided with medicine, observed, kept warm and clean, etc. with the greatest care until he is entirely well; he will enjoy all the special accommodations of his class without either preference or exclusion, whoever he may be. If he needs a surgical operation, that will be done after a consultation of physicians and surgeons who have treated him, without his being asked for any payment beyond his membership fee which he paid while in perfect health, for whatever operation or medical treatment necessary, no matter how long his illness lasts.

In an unusual instance, such as an epidemic, which suddenly increases the number of patients, so that the hospital cannot accommodate all the members who ask for admittance, the association will be obliged to furnish them at home with the same assistance, physicians, surgeons, medicines, broths and other nourishment. But in every other circumstance, if the ill members prefer to stay at home, the association will provide only the physicians, surgeons and medicines; food will be at

their own expense, except in certain cases. The administration which will be animated only by consideration of public welfare, judges only whether or not it is proper to leave a patient to the care of a family in which his presence seems to be necessary, whether for his own consolation or for the conduct of business which must be directed from his bedside, or for the support of his family.

In urgent cases, such as when a patient, not needing to occupy a bed in the hospital, is not in a condition to be carried there in order to consult physicians, the necessary remedies will be provisionally furnished by the hospital. In order to fulfill this promise, the hospital will recompense physicians and surgeons in different parts of Paris.

Those living in the provinces will know the advantage of enjoying the privileges of membership in the unhappy circumstances which demand aid not to be found outside the capital and which they are so often obliged to seek there, for they will procure the advice of the most celebrated physicians and the skill of the ablest surgeons in the same hospital where they will be admitted and treated for diseases requiring surgery, and outside of the hospital they will be provided with all the medical, surgical and pharmaceutical assistance necessary in chronic diseases. The only requirement, to which they should not object, is that applied indiscriminately to all, that they should be in perfect health when they ask for membership. Since distance will deter out of town patients from receiving any aid from the hospital in ordinary diseases, they will pay only half of the fee for ordinary members, but since the establishment can accommodate at the start only a certain number of those interested, those will be selected who were the first to apply to the notaries. The latter will supply their dates of application.

In regard to those who may have fallen sick without having joined the association, if they wish to be admitted to the hospital, they can only be received as day patients, and they will pay by day and in advance the prices listed below. But since they have no right to the hospital, only as many will be received into the classes they have chosen, as there are vacancies available not required by members.

So much confidence may be placed in the efficacy of the care which all will receive, that it is proposed that the day patients, attacked with acute diseases who have not yet been treated, and those who need surgical operations, will be admitted to the hospital by giving bond for the duration of their stay on the condition that the charge will be one

fourth over and above the ordinary price if they are cured and nothing at all if they die.

Day patients of the first class will pay by day.....	7 l.
Day patients of the second class will pay by day.....	5
Day patients of the third class will pay by day.....	3 10s.
Day patients of the fourth class will pay by day.....	2 10
Day patients of the fifth class will pay by day.....	2

Eventually when the establishment has won fame and the firm foundation we have reason to hope for it, and its benefits, different ways will be found of procuring the right to receive the assistance of the association. There will be life subscriptions, subscriptions covering certain periods of time; there will be fees for those who with a small addition to their quota may acquire the right of indefinite stay in the case of an incurable disease or senility; thus the association will become a resource for those excluded from the original association.

No citizen of whatever condition possible can disapprove of such an establishment, for the description we have just given of it shows that its basis is decency. Since the establishment properly belongs to the body of members, there is no charity in the assistance which they receive; if the need arises that they are obliged to seek refuge in the hospital they will be as if at home; the care that they receive will be as a debt for which they could demand payment. The funds of the establishment will be theirs. No gifts, legacies, endowments, will be accepted, nor can anyone give anything beyond his quota. Any payments received by those who care for the patients, no matter what the right or pretext, will be treated as extortion; for since that becomes the germ of a dangerous corruption, members must have no part in it. And so their rights can never suffer the least moderation, nor their delicacy the least anxiety, the hospital will accept nothing whatever beyond the protection of the King who will be asked to confirm it by letters patent as soon as experience shows us better ways of organizing the establishment, so that royal authority can render them irrevocable and inalterable.

The establishment having no funds other than the quotas of the members, it would not be discreditable to receive assistance already paid for. No one could pity anyone else, since each will have his own interest in it. All establish the funds together, for no one can be assured of continual health, and if those who are fortunate enough not to be com-

pelled to seek recourse there furnish the association with more than the association renders to them, they at least enjoy the benefit of knowing there is such an asylum for them whenever it becomes necessary to take advantage of it; and by that they are exempt from anxiety. If when I am well, I pay a modest sum to my association for someone else who is suffering, then the same thing is done for me when I am sick. It is a general law of humanity put into execution in a prudent and deliberate manner. It is a bond of civilized society extended to a circumstance still more necessary than all those provided up to now.

In a word, this association, as in all those which it is an honor to join, is a community of funds established for the needs of all members. Can there be any dishonor in enjoying advantages one has procured for himself?

This establishment is not wholly a novelty; it has been carried out in part in Lyons, Chalon sur Saonne, Beaune, Besançon, etc. But with less need because of the nature of the places and with less propriety because of the joining of these establishments with hospitals. That has not prevented people of the highest quality from going there to enjoy assistance which is more continual, more certain and more united than their wealth could assure them at home.

It is evident that an enterprise of this importance cannot begin its care without those to whom Providence has given wealth accompanied by zeal for public welfare; and we are glad to announce that some understanding souls have been found who are happy to accord their protection to our project and are ready to contribute the necessary sums for its execution. The question is, should the first foundations be laid of an establishment whose success depends entirely on public approval and the number of subscribers? The sums that equally well meaning people could offer us would only be accepted as a loan. A condition, voluntarily imposed, is to determine both the use of their funds and the time when they can expect to be repaid.

When we are assured of buildings to accommodate the sick and we know we have a sufficient number of subscribers, then the doors will be opened and every individual will be welcomed to give advice on the arrangement of the hospital of which he can become one of the proprietors by joining the association.

The establishment, whether in the beginning or after its complete execution, will belong to the members and the members alone, so that

if it fails because of some unforeseen circumstance, the sums coming from its effects and its funds will be returned to the members according to the proportion of the amount contributed, counting from the time they joined the association.

The administration in the name of the members and under the eyes of the magistrates will enjoy the right of acquiring or transferring property according to the needs of the case. Thus the savings made on the sums paid by each member in favorable years when there has been little sickness, will be allotted either to attain promptly the execution of our more ambitious plan or to aid resources in less fortunate years, making such transfers according to our needs. For it is not a question of establishing a wealthy hospital, but of making it capable of completely fulfilling the mutual promises that the members of the association have contracted to relieve the expenses of all those among them who fall sick.

The members being joint proprietors of the funds of the establishment, they should be informed of its activities. Also the administration should be obliged to render every year to the public an exact account of the progress of the association, of its expenses and its accomplishments. The names of the members in each classification should be printed at the beginning of January, as well as the number of patients admitted to the hospital during the year, the number of those who recovered their health, the amount it cost to take care of them, and the other expenses of the establishment; and finally what funds remain in the coffers of the association. Such a practice will be the foundation of the confidence of the public.

They will be astonished at the advantages we flatter ourselves can be procured by this establishment. But if one reflects on what we reported at the beginning of this memoir, where we explained how few citizens can be assured of all the necessary care in case of illness, one would realize how large the number of members ought to be, and the money they provide could scarcely fail to exceed the expenses of the establishment.

For we know by observations of physicians that with a given number of men every year there are so many well, so many sick. The same observations also furnish the means of making a general estimate of the length of illnesses and the expenses they entail. Thus the possibility of the establishment we propose depends upon suppositions based upon the proportion of members that experience shows are destined to be ill and

the amount of money necessary for those who take care of them.

There are establishments which, though useful at the start, become a burden because of abuses which have crept in. This one, by its constitution, is such that since it can subsist only by the interest which the public takes in it, will necessarily fail whenever it ceases to be of advantage to its members; wholly voluntary, it cannot be a burden to anyone; and as it adds decent surroundings to modest expense, it will be accessible to all classes of citizens.

As the care to be found there is not extended further than for actual need, it cannot support idleness. Its efficacy will shorten the duration of the diseases and even prevent them from becoming more serious, because one will not have to wait for an emergency before having recourse to the proper remedies, but on the contrary, be cared for from the moment he feels ill. Thus services owed to the country will not be interrupted for such a long period. One will no longer see the families of artisans ruined by the length and excessive expense of illnesses or citizens a burden to their government when they should be its mainstay.

Those who approve of the project and would like to join the association are asked to subscribe at the notaries listed below, leaving a note signed by them in which they have indicated the number of memberships they need and the classification they have selected. The notaries will not charge for depositing these notes.

Although this kind of subscription is not obligatory, those sponsoring the association will have to rely upon the number of such subscribers in hastening the execution of their plans. The first thousand subscribers will be regarded as founders and will have that title bestowed upon them for more than ten years.

In regard to fees, the members will not begin to pay until the hospital is ready to receive them. Membership tickets will be distributed which will serve as certificates for admission. The establishment will at first have to be limited to a certain number. It is only fair that the first to join will be accepted, the others will have to wait until the establishment is larger.

It remains for us only to ask enlightened people, eager for public welfare, and animated by the same sentiments as those who suggested this project, to examine this plan carefully, and to communicate to us, either through the notaries or by papers appearing in periodical literature, useful observations on the project in general or in detail.